

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 15-71976-FJS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rosalene Anne Salugao
3853 Forrester Ln
Virginia Beach, VA 23452-2835

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-6724

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Rosalene Anne Salugao is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 21, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Rosalene Anne Salugao
 Debtor

Case No. 15-71976-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2015.

db
 12923243 Rosalene Anne Salugao, 3853 Forrester Ln, Virginia Beach, VA 23452-2835
 12923244 ABNB Federal Credit Union, 4524 Wishart Rd, Virginia Beach, VA 23455-5527
 12923244 #ACB Recovery, 4351 Winston Ave, Covington, KY 41015-1739
 12923248 +CCS Companies, 2 Wells Ave, Newton, MA 02459-3246
 12923251 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank, N.A., Goodyear Credit Plan, PO Box 183015,
 Columbus, OH 43218-3015)
 12923253 Commercial Collection Corp., PO Box 120630, Newport News, VA 23612-0630
 12923254 Cox Cable, Westwood Center LLC,, 1931 Plank Rd # 209, Fredericksburg, VA 22401-5183
 12923256 Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400
 12923257 +Grand Furniture, 836 E Little Creek Rd, Norfolk, VA 23518-3792
 12923263 Nations Recovery Center, PO Box 48719, Atlanta, GA 30362-1719

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12923245 EDI: CAPITALONE.COM Sep 23 2015 02:23:00 Capital One (HSBC), PO Box 30253,
 Salt Lake City, UT 84130-0253
 12923246 EDI: CAPITALONE.COM Sep 23 2015 02:23:00 Capital One Bank, PO Box 5253,
 Carol Stream, IL 60197-5253
 12923247 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Sep 23 2015 02:33:52 Cash Net USA,
 200 W Jackson Blvd, Chicago, IL 60606-6949
 12923249 E-mail/Text: cswelch@chartway.com Sep 23 2015 02:34:57 Chartway Federal Credit Union,
 180 Newtown Rd, Virginia Beach, VA 23462-2401
 12923250 E-mail/Text: kking@checkintocash.com Sep 23 2015 02:35:29 Check into Cash,
 201 Keith St SW Ste 80, Cleveland, TN 37311-5867
 12923252 EDI: WFNNB.COM Sep 23 2015 02:23:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 12923255 EDI: RMSC.COM Sep 23 2015 02:23:00 GE Capital Retail Bank, PO Box 103104,
 Roswell, GA 30076-9104
 12923258 +E-mail/Text: ebmasterling@weltman.com Sep 23 2015 02:34:23 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 12923259 EDI: CBSKOHLS.COM Sep 23 2015 02:23:00 Kohl's/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 12923261 EDI: TSYS2.COM Sep 23 2015 02:23:00 Macy's/DSNB, PO Box 17759,
 Clearwater, FL 33762-0759
 12923262 E-mail/Text: jfowler@naefcu.org Sep 23 2015 02:35:11 NAE Federal Credit Union,
 3701 Indian River Rd, Chesapeake, VA 23325-2907
 12923264 EDI: PRA.COM Sep 23 2015 02:23:00 Portfolio Recovery, PO Box 41067,
 Norfolk, VA 23541-1067
 12923265 EDI: RMSC.COM Sep 23 2015 02:23:00 SYNCB/Care Credit, PO Box 960061,
 Orlando, FL 32896-0061
 12923266 EDI: RMSC.COM Sep 23 2015 02:23:00 SYNCB/JCPenneys, PO Box 965007,
 Orlando, FL 32896-5007
 12923267 EDI: RMSC.COM Sep 23 2015 02:23:00 SYNCB/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005
 12923268 EDI: RMSC.COM Sep 23 2015 02:23:00 SYNCB/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 12923269 EDI: AISTMBL.COM Sep 23 2015 02:23:00 T-Mobile, PO Box 53410, Bellevue, WA 98015-3410
 12923270 EDI: WTRRN BANK.COM Sep 23 2015 02:23:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd,
 Minneapolis, MN 55416-3401

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12923260 ##Lendmark Financial Services, 3304 Taylor Rd Ste F, Chesapeake, VA 23321-2521

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-8

User: admin
Form ID: B18

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Total Noticed: 28

Date Rcvd: Sep 22, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2015 at the address(es) listed below:

Clara P. Swanson clara.swanson@verizon.net, clarapswanson@yahoo.com;val0@ecfcbis.com
W. Thurston Harville on behalf of Debtor Rosalene Anne Salugao harvillelaw@gmail.com,
toni.davis7@verizon.net

TOTAL: 2